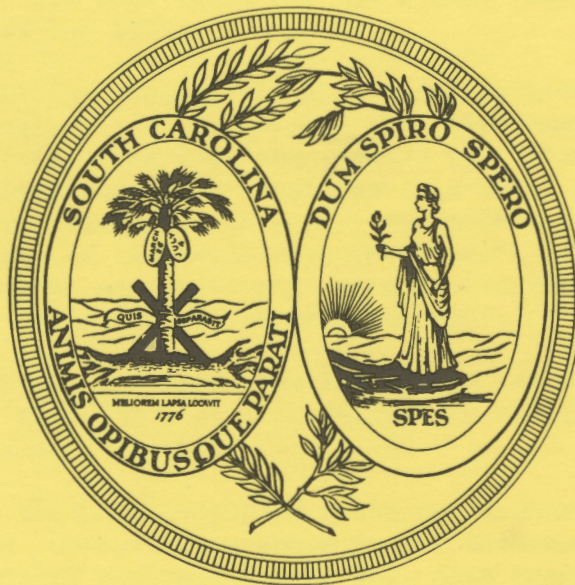


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# **SOUTH CAROLINA SECOND INJURY FUND**



## **ANNUAL REPORT 1990-1991**

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State Budget And Control Board

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**STATE DOCUMENTS**



LETTER OF TRANSMITTAL

The Honorable Carroll A. Campbell, Jr., Governor, and Members of the General Assembly

Ladies and Gentlemen:

The South Carolina Second Injury Fund is pleased to provide you with a report of its activities for the fiscal year beginning July 1, 1990, and ending June 30, 1991.

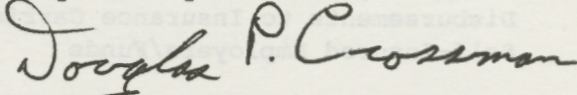
The South Carolina Second Injury Fund continued its successful program of encouraging and promoting the employment of handicapped workers in the state. During the fiscal year just past, the Second Injury Fund processed and was involved in a total of 8,200 cases, an increase of 21% over the previous year. The other area of the agency's responsibility, that of administering the State's Uninsured Employers' Fund, grew much more spectacularly with an increased disbursement or payout of 128% more dollars than the previous year.

The Second Injury and Uninsured Employers' Funds together paid out a total of more than 37.1 million dollars in benefits as compared to 30.8 million dollars in 1989-1990.

The growth in Second Injury Fund cases and disbursements was normal and expected. The dramatic increase in the Uninsured Employers' Fund was a result of general economic trends and, more specifically, the fact that the law in this area was changed. The Fund now becomes involved much earlier in such cases, and this has significantly reduced the waiting period for benefits the injured workers had to endure previously.

The Second Injury Fund is looking forward to the implementation of its automated claims management information system which is expected to greatly aid in the administration of the agency's responsibilities.

Respectfully submitted,



Douglas P. Crossman  
Director

July 1, 1991



# TABLE OF CONTENTS

SOUTH CAROLINA SECOND INJURY FUND		Page
Historical		4
Highlights of the Year		5
Second Injury Fund		6
Claims		6
Legal		6
Administrative		6
Key Personnel		7
Organizational Chart		8
Statutory Authority for the Agency		9
Financial Statement		10
Claims Activity Against Fund		10
Lapsed Death Benefits Paid Into Fund		10
Hearings and Others Legal Proceedings		10
Assessments		11
SOUTH CAROLINA WORKERS' COMPENSATION UNINSURED EMPLOYERS' FUND		
Historical Development		12
Financial Statement		12
EXHIBIT I	Disbursements to Insurance Carriers and Self-Insured Employers/Funds	13
EXHIBIT II	Reimbursements Made to Insurance Carriers and Self-Insured Employers/Funds	18
EXHIBIT III	Individual Employers Benefiting from Reimbursements	22



## Director



## HISTORICAL

The Second Injury Fund functions within the South Carolina Workers' Compensation system. It protects employers from having to pay a larger cost for an employee's injury when that injury, combined with a prior accident or condition, produces medical costs or a disability that is greater than the second accident alone would have produced. This insures that an employer or its workers compensation carrier is not made to suffer a greater monetary loss because it hires an employee who is handicapped.

The classic example of a second injury case is the one-handed worker who loses his other hand in a job-related accident. The employer in this example would certainly feel that he was being treated unfairly if he had to pay more compensation than the worker actually suffered. However, to limit the employee to a recovery equal to the loss of only one hand is plainly unfair to that employee who is now permanently and totally disabled.

"Handicapped" is used here in the sense that the worker has experienced a previous accident, or is in some other way likely to have a greater amount of disability or medical costs as a result of a worker's compensation claim. Under our system, the employer basically pays only the costs or benefits that are due for the injury. This creates employment opportunities for disabled workers by removing an employer's fear of increased workers' compensation costs and assures that capable workers are judged on and employed for their skills and abilities, rather than being discriminated against because of some previous accident or condition.

The principle behind second injury funds requires the costs of benefits payable to be allocated between the employer and insurer on one hand, and the Second Injury Fund on the other. It is common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole.

The system of apportionment varies from state to state. In establishing the Second Injury Fund in South Carolina, the Legislature created a system of reimbursement that eliminates the controversy over proportionate sharing of liability between the employer/carrier and the Fund by creating the 78 week rule. This rule requires the employer or his carrier to pay the first 78 weeks of disability. Thereafter, this same employer may be eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

The Workers' Compensation Law in South Carolina has contained provision for Second Injury Fund benefits since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the fund by employers and employees. In



1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

In May of 1989 the administration of the Uninsured Employers' Fund was changed legislatively from the State Workers' Compensation Fund to that of the Second Injury Fund, and as of June 1990 the Uninsured Employers' Fund was permitted to become involved in cases much sooner than before and this has resulted in better service to injured employees.

#### HIGHLIGHTS OF THE YEAR

Notable during the past year was the case of the Singer Company, maker of sewing machine motors in a plant near Pickens, which went bankrupt and left a bond for the resolution of workers' compensation claims. Singer, a self-insured, was required under State law to have a bond for this purpose. The Second Injury Fund, in a cooperative effort with the Workers' Compensation Commission, agreed with the Commission to administer the bond and handle the ensuing claims. The Commission itself could not hold the funds and would have been forced to have an outside administrator handle, for a fee, the remaining workers' compensation claims. By the Second Injury Fund's volunteering to manage these cases, the entire amount of the bond, plus earned interest, was applied to the claims, thus saving approximately \$25,000.00 in contract administration fees. All 19 cases which had gone unpaid as a result of the self-insured's bankruptcy were brought to a conclusion by the Fund.

The Americans With Disabilities Act (ADA), recently passed by the U. S. Congress, becomes effective July 1992. The ADA will ultimately impact employers to the extent that all who have at least 15 employees must hire handicapped workers. The Second Injury Fund provides an enhanced mechanism to distribute the costs of injuries involving handicapped individuals throughout insurance carriers and employers that are subject to this new federal law. However, in South Carolina, where the majority of employers have less than 15 employees, the Second Injury Fund concept will continue to promote the employment of the handicapped by encouraging those employers who are not subject to the ADA to employ handicapped and disabled workers.

The Uninsured Employers' Fund continued to protect injured employees by providing a means by which their claims were paid. During the past year, the Fund experienced more and more employers who failed to provide workers' compensation insurance and is beginning to see some repeat offenders who seem intent upon taking advantage of the corporate laws of the State in order to avoid the expense of insuring their workers. The Uninsured Employers' Fund will continue to make every effort to force these individuals and companies to pay for their own accidents.



The agency anticipates the implementation of its new computer system to enhance its collections from uninsured employers whose claims the Fund is required to pay. Additionally, the system will increase the agency's efficiency in all of its other operations and functions.

The Fund will also continue its efforts to educate employers and their insurance carriers in filing claims for reimbursement from the Second Injury Fund.

## SECOND INJURY FUND

### Director

The administration and operation of the Fund is the responsibility of the director who is appointed by and serves at the pleasure of the Budget and Control Board.

Under the general supervision and management of the director are the Fund's three functional divisions: (1) claims, (2) legal, and (3) administrative.

### Claims

The administration and management of claims are responsibilities of the Claims Division. After a claim is reported, its progress through the system is monitored at various stages by claims personnel. Individual case files are reviewed to ensure that the requirements of the Second Injury Fund or Uninsured Employers' Fund and the rules and regulations of the Workers' Compensation Commission are being observed. This includes investigation, evaluation, and developing a course of action to reach a final disposition in each case. Conflicts of a non-judicial matter are resolved in the Claims Division.

### Legal

The Legal Division represents the Fund in contested hearings before the Workers' Compensation Commission and in all appeals before the Full Commission, the Circuit Court, the Court of Appeals, and the South Carolina Supreme Court. All fatal workers' compensation cases are reviewed by the legal staff, and in the absence of dependents or adult children, the Second Injury Fund is beneficiary of the commuted death benefits. The Legal Division advises the Director on questions of the law and administrative or judicial procedures and represents the Fund in all other matters as instructed by the Director.

### Administrative

The Administrative Division is responsible for a variety of internal programs, including assessment, finance, budgeting,



personnel, staff development, purchasing, inventory, facility maintenance, motor vehicles, mail and printing, office services, and affirmative action.

Another important function of all divisions is employer/carrier education. This is accomplished by:

1. The Director of the Fund at various Workers' Compensation Commission, employer and insurance carrier conferences by presenting programs about the Fund.
2. Agency representatives explain the extent of coverage by the Fund while attending hearings, conducting investigations, or visiting employers or carriers.

SOUTH CAROLINA SECOND INJURY FUND  
Key Personnel

OFFICE OF THE DIRECTOR

Douglas P. Crossman, Director

CLAIMS DIVISION

Ann P. Corley, Director of Management Services

Gail Cecil, Claims Manager

LEGAL DIVISION

Brooks Shealy, Chief Counsel

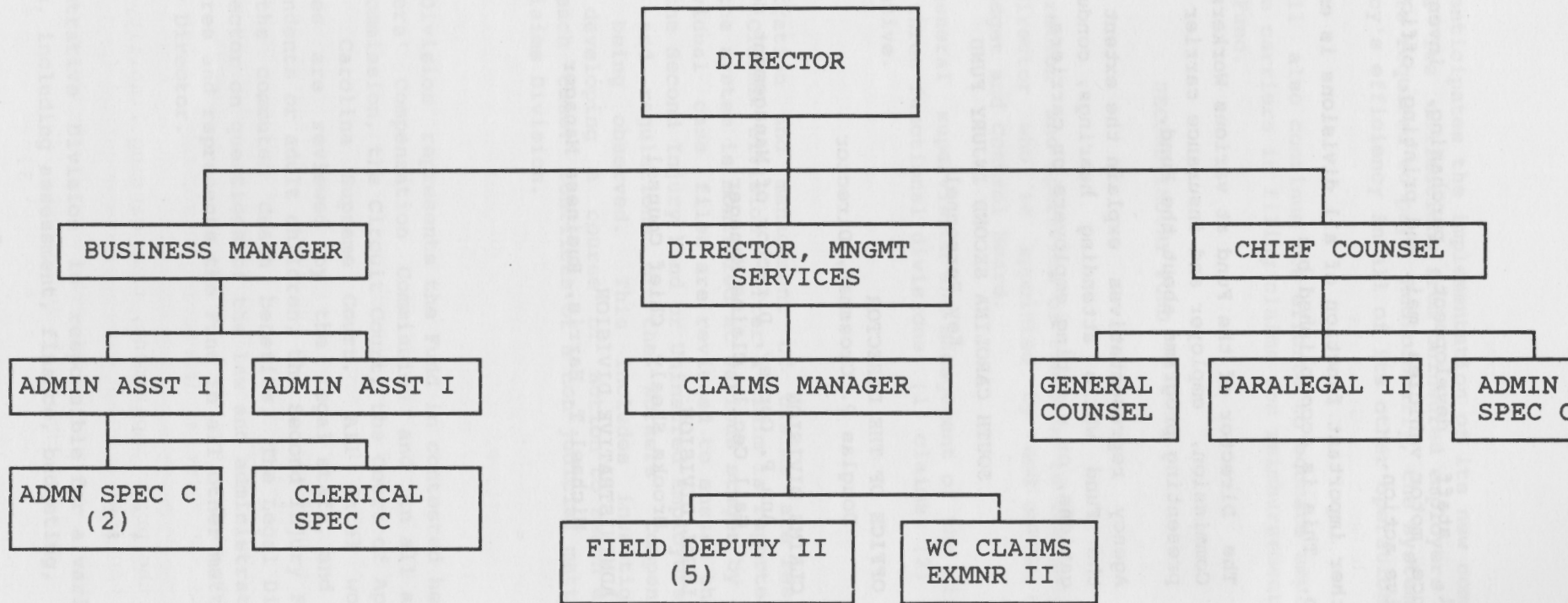
ADMINISTRATIVE DIVISION

Michael T. Harris, Business Manager



SOUTH CAROLINA SECOND INJURY FUND  
ORGANIZATIONAL CHART

8





STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workers' Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provisions of Sections 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
2. (a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained when a claim is made for reimbursement; or  
(b) The employer may qualify for reimbursement if he can prove that he did not have a prior knowledge of the employee's pre-existing physical impairment, because the existence of such condition was concealed by the employee or was unknown to the employee.
3. The employee must sustain a subsequent occupational injury:
  - (a) Which results in the employer's liability for disability and/or medical cost that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;
  - (b) Which most probably would not have occurred "but for" the presence of the prior impairment;
  - (c) Which results in the death of the employee, and the death would have not occurred except for the pre-existing impairment.
4. An amendment to the Code now requires as a prerequisite to reimbursement from the Fund, the insurer shall be required to certify that the medical and indemnity reserves have been reduced to the threshold limits of reimbursement.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability substantially greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this substantial increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.



**FINANCIAL STATEMENT  
FISCAL YEAR 1990-1991**

Balance from previous year .....	\$15,991,208.56
<b>Receipts</b>	
Investments .....	\$ 2,174,670.02
No Next-of-Kin Benefits .....	0
Assessments .....	37,471,024.05
Miscellaneous .....	<u>41,203.15</u>
<b>Total .....</b>	<b>39,686,897.22</b>
<b>Disbursements</b>	
Claims paid by the Fund .....	\$34,850,055.69
Administrative Costs .....	<u>845,273.53</u>
<b>Total .....</b>	<b>35,695,329.22</b>
Balance in Fund @ 30 June 1991 .....	\$19,982,776.56
(Including Fiscal Month 13)	

**CLAIMS ACTIVITY AGAINST FUND**

Claims carried from 1989-1990 .....	4240
New & Reopened claims filed	
against the Fund in 1990-91 .....	3960
Claims Closed .....	3378
Claims open at end of fiscal year 1990-91 .....	4822
Total Disbursements.....	1953
Average Disbursement .....	\$17,844.37
Reimbursements Fiscal Year 1990-91 .....	\$34,850,055.69
Reimbursements Fiscal Year 1989-90 .....	\$29,889,624.32

**LAPSED DEATH BENEFITS PAID INTO FUND**

Fatal Cases Reviewed .....	270
Recovery .....	0

**HEARINGS AND OTHER LEGAL PROCEEDINGS**

Proceedings Attended .....	403
Hearings Against the Fund .....	69



## ASSESSMENTS

Section 42-7-310 subsection (d) of the Workers' Compensation Laws of South Carolina states that:

The funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workers' Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Workers' Compensation Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in September 1991 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is .....	\$62,466,826.14
Less remaining net assets @ 30 June 1991 .....	19,982,776.56
Equals Second Injury Fund Assessment for 1990-91 ..	\$42,484,049.58

This assessment (\$42,484,049.58) divided by the total Workers' Compensation benefits paid by all carriers (\$310,931,558.00) equals the assessment rate (.13663473) applied to each carrier.



# SOUTH CAROLINA WORKERS' COMPENSATION UNINSURED EMPLOYERS' FUND

The State Workers' Compensation Insolvency Fund, S.C. Code §42-7-200, was established on February 24, 1982. On April 26, 1989, an amendment to this Act placed the administration of the Fund with the South Carolina Second Injury Fund. On June 12, 1990, it was changed to the South Carolina Workers' Compensation Uninsured Employers' Fund.

The mission of the Uninsured Employers' Fund is to ensure payment of workers' compensation benefits to injured employees whose employers have failed to acquire necessary coverage.

For a claim to come within the scope of the Uninsured Employers' Fund, there must first be a finding by the Workers' Compensation Commission that an employer is subject to and in violation of the Workers' Compensation Law as a result of their failure to provide the necessary insurance coverage. If that determination is made, the Fund may then consider the merits of an employee's claim and pay or defend the claim as it deems necessary. Once the Uninsured Employers' Fund has paid a claim, it is entitled by statute to recover the benefits, costs and expenses from the employer or whoever is legally responsible for payment.

At this time, the Uninsured Employers' Fund is reviewing procedures to enhance its abilities to collect from employers who fail to retain required coverage.

## FINANCIAL STATEMENT FISCAL YEAR 1990-91

Balance from previous year .....		\$159,985.68
Receipts		
Appropriations Transfers .....	\$2,400,000.00	
Recoupments .....	41,898.50	
Disbursements		
Claims paid by the Fund .....	\$2,258,217.21	
Balance in Fund @ 30 June 1991 .....		\$343,666.97
(Including Fiscal Month 13)		

## CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1989-1990 .....	299
New & Reopened claims filed	
against the Fund in 1990-91 .....	215
Claims Closed .....	93
Claims open at end of fiscal year 1990-91 .....	421
Total Disbursements .....	1106
Average Disbursement .....	\$2,041.79
Disbursements Fiscal Year 1990-91 .....	\$2,258,217.21
Disbursements Fiscal Year 1989-90 .....	\$990,948.75
Hearings Attended .....	221



# EXHIBIT I

## DISBURSEMENTS TO INSURANCE CARRIERS AND SELF-INSURED EMPLOYERS/FUNDS

### A. Insurance Carriers

AETNA LIFE & CASUALTY GROUP		\$2,496,617.33
Aetna Casualty & Surety Co.	\$2,363,289.81	
Standard Fire Insurance Co.	133,327.52	
ALLIANZ GROUP		671,035.77
Allianz Insurance Company	671,035.77	
ALLSTATE INSURANCE GROUP		265,848.70
Allstate Insurance Company	265,848.70	
AMERICAN FINANCIAL GROUP		118,046.40
Great American Insurance Co.	117,726.15	
Transport Insurance Company	320.25	
AMERICAN INTERN GROUP		601,500.77
American Home Assurance	53,155.57	
Birmingham Fire Insurance Co.	61.90	
Commerce & Industry Ins.	7,598.55	
Ins. Co. of the State of PA	75,861.32	
National Union Fire (PA)	464,823.63	
AMERICAN POLICYHOLDERS'		30,585.04
Amer. Mut. Ins. Co. of Boston	30,585.04	
AMERISURE INSURANCE COMPANIES		87,143.37
Michigan Mutual Insurance Co.	87,143.37	
ARGONAUT INSURANCE GROUP		48,960.80
Argonaut Insurance Company	48,960.80	
ATLANTIC MUTUAL COMPANIES		211.00
Atlantic Mutual Ins.	211.00	
AUTO-OWNERS GROUP		16,681.40
Auto-Owners Insurance Co.	16,681.40	
BALDWIN & LYONS GROUP		22,387.56
Protective Insurance Company	22,387.56	
CHUBB GROUP OF INS. COMPANIES		69,699.37
Pacific Indemnity Company	69,699.37	
CIGNA GROUP		1,754,423.28
Cigna	919,551.70	
Insurance Co. of N. America	834,871.58	
CINCINNATI FINANCIAL GROUP		397,620.02
Cincinnati Insurance Company	397,620.02	
CNA INSURANCE COMPANIES		342,402.55
American Casualty Company	17,850.45	
National Fire Hart. Ins. Co.	13,583.99	
Transportation Insurance	310,968.11	
COMMERCIAL UNION INSURANCE COMPANIES		12,690.00
Commercial Union Insurance Co.	12,690.00	
COMPANION PROPERTY & CASUALTY INS.		719,957.60
Companion Property & Casualty	719,957.60	



CONTINENTIAL INSURANCE COMPANIES		1,995,594.15
Continental Insurance Co.	991,848.71	
Fidelity & Casualty Co. of NY	636,466.95	
Firemens Insurance Newark	115,597.85	
Glens Falls Insurance	133,675.58	
Kansas City Fire & Marine Ins.	77,116.89	
Parthenon Insurance Company	40,888.17	
CRUM & FORSTER COMPANIES		536,330.00
Crum & Forster Commmerc. Ins.	25,803.36	
Industrial Indemnity Co.	15,224.96	
International Insurance Co.	13,139.51	
Mt. Airy Insurance Co.	44,018.64	
North River Insurance Co.	56,683.70	
United States Fire	328,274.90	
Westchester Fire Insurance Co.	53,184.93	
DODSON INSURANCE GROUP		86,287.96
Dodson Insurance	6,798.78	
Casualty Reciprocal Exchange	79,489.18	
ELECTRIC MUTUAL GROUP		14,394.74
Elec. Mut. Liability Ins. Co.	14,394.74	
EMPLOYERS CASUALTY GROUP TX.		199,023.89
Employers Casualty Company	199,023.89	
FEDERATED MUTUAL GROUP		193,503.64
Federal Mutual Insurance Co.	193,503.64	
FEDERATED RURAL ELEC.		8,641.02
Fed. Rural Elec.	8,641.02	
FIREMAN'S FUND COMPANIES		476,876.68
American Insurance Co.	68,925.72	
Associated Indemnity	98,424.72	
Fireman's Fund Ins. Co.	279,940.32	
National Surety Corp.	29,585.92	
GENERAL ACCIDENT GROUP		223,335.41
Gen. Accident Ins. Amer.	223,335.41	
GEORGIA CASUALTY & SURETY CO.		202,198.39
Georgia Casualty & Surety	202,198.39	
HANOVER INSURANCE COMPANIES		30,930.22
Hanover Insurance Company	30,930.22	
HARLEYSVILLE INSURANCE COMPANIES		255,751.30
Harleysville Mutual Ins. Co.	255,751.30	
HARTFORD INSURANCE GROUP		2,362,891.02
Hartford Acc. & Indem.	2,324,047.38	
Twin City Fire Insurance Co.	38,843.64	
HOME INSURANCE COMPANIES		691,619.49
Home Insurance Company	691,619.49	
JOHN DEERE GROUP		65,656.48
John Deere Insurance Company	65,656.48	
KEMPER NATIONAL INS. COMPANIES		879,352.53
American Mfrs. Mutual Ins.	2,216.31	
American Motorists Ins.	735,055.41	
Lumbermens Mutual Cas.	142,080.81	
LIBERTY MUTUAL GROUP		5,070,169.00
Liberty Mutual Ins. Co.	5,070,169.00	

LINCOLN NATIONAL GROUP		115,363.72
American States Ins. Co.	115,363.72	
LUMBER INSURANCE COMPANIES		12,599.37
Lumber Mutual Insurance Co.	12,599.37	
LUMBERMEN'S UNDRG. AL.		115,123.57
Lumbermen's Undrg. Al.	115,123.57	
NATIONWIDE GROUP		797,619.18
Employers Ins. Wausau	630,516.02	
Nationwide Mutual Insurance	167,103.16	
NORTHWESTERN NATIONAL GROUP		17,075.27
Northwestern National Ins.	17,075.27	
OHIO CASUALTY GROUP		20,358.66
Ohio Casualty Ins. Co.	16,855.52	
West American Insurance Co.	3,503.14	
OLD REPUBLIC GROUP		103,445.56
Bituminous Casualty Corp.	42,868.98	
Old Republic Insurance Co.	60,576.58	
PENN LUMBERMENS MUTUAL		99,635.34
Penn. Lumbermens Mutual	99,635.34	
PENN. NATIONAL INSURANCE COMPANIES		296,024.08
Penn. National Mutual Cas. Ins.	296,024.08	
PETER KIEWIT SONS GROUP		55,101.33
Western Employers Ins. Co.	55,101.33	
PETROLEUM CASUALTY		77,391.22
Petroleum Casualty	77,391.22	
PMA GROUP		132,015.44
Penn. Mfrs. Assoc. Ins.	132,015.44	
PREFERRED RISK GROUP		7,200.00
Preferred Risk Mutual	7,200.00	
PRIMERICA GROUP		11,755.69
Gulf Insurance Company	11,755.69	
RELIANCE INSURANCE GROUP		175,054.22
Reliance Insurance Company	175,054.22	
ROCKWOOD INSURANCE GROUP		24,946.94
Rockwood Insurance Co.	24,946.94	
ROYAL INSURANCE GROUP		252,317.52
Royal Ins. Co. of America	252,317.52	
SAFECO INSURANCE COMPANIES		33,169.54
General Insurance America	4,818.98	
Safeco Insurance Company	28,350.56	
SEIBELS BRUCE COMPANY		363,842.78
Consolidated American Ins.	128,011.62	
South Carolina Insurance	235,831.16	
SENTRY INSURANCE GROUP		80,213.54
Sentry Ins., A Mutual Co.	80,213.54	
ST. PAUL GROUP		376,748.50
St. Paul Fire & Marine Ins.	376,748.50	
STATE AUTO INSURANCE COMPANY		60,700.26
State Auto Mutual Insurance	5,500.00	
State Auto Property & Casualty	55,200.26	
STATE FARM GROUP		216,446.12
State Farm Fire & Casualty	216,446.12	



TOKIO MARINE & FIRE GROUP		4,794.10
Tokio Marine & Fire USB	4,794.10	
TRAVELERS INSURANCE GROUP		632,962.44
Travelers Insurance Company	632,962.44	
UNITED STATES F & G GROUP		1,010,417.97
United States F&G Company	1,010,417.97	
UTICA NATIONAL GROUP		91,513.39
Utica Mutual Insurance Co.	91,513.39	
ZURICH INSURANCE GROUP - US		613,018.30
Maryland Casualty Company	431,085.16	
Zurich American of Illinois	132,460.22	
Zurich Insurance Company	49,472.92	

B. Self-Insured Employers/Funds

ABF TRANSPORT SYSTEMS, INC.		37,213.73
AMERICAN YARN SPINNERS ASSOCIATION		101,933.73
AVONDALE MILLS, INC.		23,579.93
BELL SOUTH SERVICE, INC.		101,380.14
BIGELOW-SANFORD, INC.		128,393.96
BUILDERS TRANSPORT, INC.		5,561.93
CAROLINA AGC TRUST FUND		200,776.84
CITY OF CHARLESTON		23,482.02
CITY OF COLUMBIA		96,744.88
CITY OF GREENVILLE		78,991.21
CLINTON MILLS, INC.		56,856.02
CONE MILLS CORPORATION		9,343.31
CONSOLIDATED FREIGHTWAYS		35,121.10
DAN RIVER, INC.		98,286.03
DIXIE YARNS, INC.		100,769.08
DUKE POWER COMPANY		369,455.72
FIELDCREST CANNON, INC.		222,749.17
FLOWERS BAKING COMPANY		12,171.89
FOOD LION, INC.		166,667.24
GREENVILLE COUNTY		23,075.38
GREENWOOD MILLS, INC.		74,395.21
INGLES MARKET		43,752.36
INTERNATIONAL PAPER		21,993.90
KIMBERLY-CLARK CORPORATION		6,613.88
KORN INDUSTRIES		84,451.81
LA-Z-BOY EAST		52,638.26
LIBERTY BELL AGENCY		45,022.83
M. B. KAHN CONSTRUCTION COMPANY		1,391.00
MT. VERNON MILLS		12,760.03
OVERNITE TRANSPORTATION COMPANY		26,487.21
PALMETTO HOSPITAL TRUST		328,670.93
PALMETTO TIMBER FUND		52,102.66
PHILLIPS FIBERS CORPORATION		50,744.04
PLATT SACO-LOWELL CORPORATION		93,223.85
R. R. DONNELLEY & SONS		6,516.37
ROADWAY SERVICES, INC.		408,849.79

ROPER CORPORATION	39,226.00
RYDER SYSTEMS, INC.	14,480.22
RYOBI MOTOR PRODUCTS CORPORATION	28,183.09
S. C. ASSOCIATION OF COUNTIES	20,182.99
S. C. AUTO & TRUCK DEALERS ASSOCIATION	458,496.54
S. C. DEPT. OF HIGHWAYS & PUBLIC TRANSP.	92,007.74
S. C. INSURANCE GUARANTY ASSOCIATION	80,863.99
S. C. MERCHANTS ASSOCIATION	2,904.14
S. C. MUNICIPAL INSURANCE TRUST	157,514.30
S. C. PETROLEUM MARKETERS ASSOCIATION	15,118.20
S. C. PROPERTY & CASUALTY INSURANCE	140,797.56
S. C. LUMBERMEN'S ASSOCIATION	3,106.93
S. C. SCHOOL BOARD INSURANCE TRUST	628,169.16
SCANA CORPORATION	42,346.55
SOUTHEASTERN LUMBER MFG. ASSOCIATION	41,415.97
SOUTHERN BELL TELEPHONE & TELEGRAPH	13,880.14
SPRINGS INDUSTRIES, INC.	333,421.37
STATE WORKERS' COMPENSATION FUND	2,032,446.09
STONE CONTAINER CORPORATION	316,235.89
THURSTON MOTOR LINES	132,186.16
TRAILER TRAIN CORPORATION/HAMBURG DIV.	20,836.95
WESTPOINT PEPPERELL, INC.	88,026.94
WINN DIXIE STORES, INC.	200,820.40



# EXHIBIT II

## REIMBURSEMENTS MADE TO INSURANCE CARRIERS

### AND SELF-INSURED EMPLOYERS/FUNDS

#### A. Insurance Carriers

Aetna Casualty & Surety Company	58
Allianz Insurance Company	38
Allstate Insurance Company	12
American Casualty Company	3
American Home Assurance Company	1
American Insurance Company	2
American Mfrs. Mutual Insurance Company	1
American Motorist Insurance Company	37
American Mutual Ins. Co. of Boston	2
American States Insurance Company	8
Argonaut Insurance Company	6
Associated Indemnity Corporation	1
Atlantic Mutual Insurance Company	1
Auto-Owners Insurance Company	2
Birmingham Fire Insurance Company	2
Bituminous Casualty Corporation	1
Casualty Reciprocal Exchange	3
CIGNA	53
Cincinnati Insurance Company	16
Commerce & Industry	2
Commercial Union Insurance Company	1
Companion Property & Casualty Insurance	85
Consolidated American Insurance Company	3
Continental Insurance Company	30
Crum & Forster Commercial Insurance	5
Dodson Insurance Group	1
Electric Mutual Liability Insurance Company	1
Employers Casualty Company	5
Federated Mutual Insurance Company	13
Federal Rural Elec. Insurance Corp.	1
Fidelity & Casualty Company of NY	31
Fireman's Fund Insurance Company	18
Fireman's Insurance Company of Newark	2
General Accident Insurance Company of America	21
General Insurance Company of America	1
Georgia Casualty & Surety Company	11
Glen Falls Insurance Company	1
Great American Insurance Company	4
Gulf Insurance Company	1
Hanover Insurance Company	1
Harleysville Mutual Insurance Company	7
Hartford Accident & Indemnity	123
Home Insurance Company	59

Industrial Indemnity Company	1
Insurance Company of the State of PA	8
Insurance Company of North America	39
International Insurance Company	1
John Deere Insurance Company	2
Kansas City Fire & Marine Insurance Company	5
Liberty Mutual Insurance Company	228
Lumber Mutual Insurance Company	1
Lumbermen's Mutual Casualty Company	6
Lumbermen's Underwriting Alliance	3
Maryland Casualty Insurance Company	42
Michigan Mutual Insurance Company	9
Mt. Airy Insurance Company	3
National Fire Insurance Company	2
National Surety Corporation	3
National Union Fire Insurance Company	39
Nationwide Insurance Company	8
Nationwide Mutual Insurance Company	5
North River Insurance Company	9
Northwestern National Insurance Company	4
Ohio Casualty Company	1
Old Republic Insurance Company	4
Pacific Indemnity Company	2
Parthenon Insurance Company	5
Pennsylvania Lumbermen's Mutual Insurance Company	1
Pennsylvania Manufacturers Association Ins. Co.	4
Pennsylvania National Insurance Company	15
Petroleum Casualty Company	1
Preferred Risk Mutual Insurance Company	1
Protective Insurance Company	2
Reliance Insurance Company	9
Rockwood Insurance Company	5
Royal Insurance Company of America	15
South Carolina Insurance Company	18
Safeco Insurance Company of America	1
Sentry Insurance, A Mutual Company	6
St. Paul Fire and Marine Insurance Company	21
Standard Fire Insurance Company	4
State Auto Property & Casualty	1
State Automobile Mutual Insurance Company	1
State Farm & Fire Casualty	4
Tokio Marine & Fire Insurance Company, LTD	1
Transport Insurance Company	4
Transportation Insurance Company	12
Travelers Insurance Company	23
Twin City Fire Insurance Company	1
U. S. Fidelity & Guaranty Company	85
U. S. Fire Insurance Company	23
Utica Mutual Insurance Company	2
Wausau Insurance Company	52
West American Insurance Company	1



Westchester Fire Insurance Company	7
Western Employers Insurance Company	1
Zurich American of Illinois	7
Zurich Insurance Company	5

**B. Self-Insured Employers/Funds**

ABF Transport	1
American Yarn Spinners Association	1
Avondale Mills, Inc.	5
Bell South Service, Inc.	1
Bigelow-Sanford, Inc.	5
Builders Transport, Inc.	1
Carolina AGC Trust Fund	9
City of Charleston	4
City of Columbia	3
City of Greenville	5
Clinton Mills, Inc.	1
Cone Mills Corporation	1
Consolidated Freightways	1
Dan River, Inc.	5
Dixie Yarns, Inc.	3
Duke Power Company	18
Fieldcrest Cannon, Inc.	10
Flowers Baking Company	1
Food Lion, Inc.	11
Greenville County	1
Greenwood Mills, Inc.	3
Ingles Market	3
International Paper	1
Kimberly-Clark Corporation	2
Korn Industries	1
La-Z-Boy East	2
Liberty Bell Agency	1
M. B. Kahn Construction Company	1
Mt. Vernon Mills	1
Overnite Transportation Company	1
Palmetto Hospital Trust	29
Palmetto Timber Fund	8
Phillips Fibers Corporation	2
R. R. Donnelley & Sons	1
Roadway Services, Inc.	6
Roper Corporation	1
Ryder Systems, Inc.	1
Ryobi Motor Products Corporation	1
S. C. Association of Counties	3
S. C. Auto & Truck Dealers Association	22
S. C. Dept. of Highways & Public Transp.	2
S. C. Insurance Guaranty Association	4
S. C. Lumbermen's Association	1
S. C. Merchants Association	1
S. C. Municipal Insurance Trust	6

S. C. Petroleum Marketers Association	1
S. C. Property & Casualty Insurance	11
S. C. School Board Insurance Trust	48
SCANA Corporation	1
Southeastern Lumber Manufacturing Association	3
Southern Bell Telephone & Telegraph	1
Springs Industries, Inc.	30
State Workers' Compensation Fund	211
Stone Container Corporation	5
Thurston Motor Lines, Inc.	1
Trailer Train Corporation/Hamburg Division	1
Westpoint Pepperell, Inc.	1
Winn Dixie Stores, Inc.	10



# EXHIBIT III

## INDIVIDUAL EMPLOYERS BENEFITING FROM REIMBURSEMENTS

291 Nissan	26,354.07
A & R Sheet Metal	8,270.96
A. A. Sewer Service	59,341.70
A. O. Smith Corporation	7,987.95
AAA Supply Company	2,053.19
Abbeville County School District	19,902.43
ABF Transport	37,213.73
Acoustics, Inc.	38,341.65
Adlerian Child Care	11,713.96
Aiken Community Hospital	25,061.79
Aiken County School District	2,361.92
Aiken Electric Coop	20,306.83
Aiken Fabricators, Inc.	110,182.34
Aiken Regional Medical Center	10,989.68
Albright & Wilson	35,003.77
Alice Manufacturing Company	241,763.80
Alliance Employee Lease	7,794.10
Allied Chemical Company	10,840.44
Allied Systems	13,652.80
Allison & Erwin Company	78,960.58
Alpha Resins Supply	6,371.50
Alsimag Tech Ceramics	18,505.39
Alumax of S.C.	4,368.48
American Aluminum Foundry	115,625.04
American Bakeries	14,434.18
American Deck Roof Company	4,000.00
American Federal Bank	3,503.14
American Fiber & Finish	15,776.44
American Millwright	3,394.84
Anchor Motor Freight	8,847.88
Anderson Armored Car Service	102,290.41
Anderson County	19,254.46
Anderson County School District	90,925.73
Anderson Health Care	16,288.50
Anderson Industries, Inc.	1,610.68
Anderson Memorial Hospital	54,587.17
Andrea Fashion	25,813.23
Alpha Resins Supply	5,498.04
Apple Tree Construction, Inc.	1,482.30
Apple Tree Contractors	51.00
ARA Services	7,048.00
Aristar Management	2,680.36
Armin Plastics	36,382.50
Arms Cleaning Service	8,532.41
Arnold's Uniform Service	17,058.78
Ashworth Brothers	10,012.14
Associated Oils	1,872.08

Asten Forming Fabrics	26,480.64
Asten Press Fabrics, Inc.	10,513.62
Atlantic Coast Life	3,936.69
Atlantic Soft Drink	7,267.02
Atlantic Trucking	60,537.64
Atlas Food Systems	30,695.58
Auto Shack	249,244.17
AVA Construction Company	97,317.97
Avco Lycoming	215.25
Avondale Mills, Inc.	23,579.93
AVX Ceramics	579.28
AVX Corporation	8,886.77
Aynor Apparel	3,278.34
B & H Construction Company	95,976.13
B & B Fibers	13,599.79
B. E. & K. Construction Company	149,498.17
B. K. Industries	15,428.32
Bahan Machine & Foundry	16,898.60
Ball-Incon & Glass Packaging	8,047.43
Ballard Concrete	16,937.52
Ballenger Corporation	110,925.62
Baptist Medical Center	102,138.06
Barrett & Blandford	49,013.68
BASF Wyandotte Corporation	831.60
Bass Spartanburg/Holiday Inn	13,418.25
Beacon Manufacturing	3,879.43
Beason's Produce Company	18,651.83
Beaufort Building Center	97,182.65
Beaufort Memorial Hospital	5,805.93
Beaufort Wood	12,599.37
Beautyguard, Inc.	97,995.58
Becker Minerals	15,934.61
Becker Sand & Gravel	5,595.85
Becon Construction Company	16,671.20
Beecham Products	65,933.01
Belk Simpson	8,427.42
Belks	14,294.81
Bell Atlantic Corporation	5,882.30
Bell Pontiac, GMC	8,272.04
Bell South	13,880.14
Bellwright Industries	4,206.43
Belue Trucking	2,156.59
Bendix/Allied Signal	31,663.65
Benson Chrysler/Plymouth	501.80
Berg, Inc.	94,476.01
Berkeley Citizens, Inc.	10,321.15
Berkeley Convalescent Center	309.50
Bethea Baptist Home	39,753.06
Bi-Lo	265,929.91
Big Concrete Supply Company	13,959.58
Big O Dodge	591.04
Bigelow Sanford, Inc.	115,772.37



Bill Kribs Chevrlot	308.05
Bill Vernon Chevrolet	8,373.38
Billwright Industries	1,558.79
Biscuit Delite	1,909.82
Bishop Logging	6,865.38
Blackman Uhler Chemical	8,692.25
Blue Ridge Electric Coop	8,641.02
Blythe Industries	6,996.00
Bob G. Sexton & Company	13,372.78
Bonitz Construction Company	31,371.19
Booth Bay, Ltd.	47,896.69
Bost Bakery	33,704.19
Bowman Transportation	2,092.95
Brewer Gold Company	1,841.64
Briarwood Hospital	129,743.36
Broyhill Furniture Ind.	2,216.31
Bruce Hospital	5,536.97
Buck Building Supply	3,110.52
Budd Services	11,783.02
Budweiser of Anderson	41,113.46
Budweiser of Columbia	20,544.93
Buffalo Mills	10,426.85
Builders Mart	12,690.00
Builders Transport, Inc.	117,634.51
Burlington Industries	3,469.17
Butte Knitting Mills	8,206.90
Byrd Equipment Company	16,394.18
C & D Builders	8,072.29
C. F. Sauer Company	31,494.30
C. R. Hipp, Inc.	6,106.62
C. F. McCrary Company	15,301.33
C. O. Douglas Construction	7,998.22
Cable Communications	113,949.86
Caddell Construction Company	4,562.92
Cainhoy Trucking	40,384.00
Carp Care, Inc.	17,671.68
Camphaven Nursing Home	50,906.61
Canal Wood Corporation	61,103.64
Canteen of Dixie	13,688.51
Cape Construction & Realty Company	5,510.40
Cape Romain Contractors	81,170.09
Capsugel	126,316.85
Cardinal Garment & Dye	11,266.39
Carey Moving & Storage	114,950.90
Carisbrook Yarns	7,810.25
Caro-Knit, Inc.	100,769.08
Carolina & Southern Proc.	11,205.40
Carolina Beverage, Inc.	41,304.72
Carolina Bridge Company	16,450.13
Carolina Cannors	3,120.58
Carolina Leasing	22,404.83
Carolina Rebar, Inc.	70,911.80

Carolina Rug Company	37,923.53
Carolina Scrap Processor	382.21
Carter Trucking	7,211.10
Catawba Sales, Inc.	13,908.60
Cayce Company	82,552.68
Central Chevrolet Company	755.41
Central Concrete & Plaster	23,011.92
Central Textiles	101,933.73
Central Transport	59,096.75
Champion International	18,541.00
Chancel Construction Company	7,187.13
Charleston County	158,571.47
Charleston County School District	49,401.89
Charleston Rifle Club	38,600.00
Charm House Fabrics	18,407.91
Cheraw Yarn Mills	55,101.33
Cherokee Textiles	75,744.72
Cherry Tree Inn	14,230.75
Chesapeake House	8,454.75
Chester County School District	33,732.47
Chesterfield Lumber	3,106.93
Childress Manufacturing, Inc.	7,200.00
Chivas Products	14,640.01
Cincinnati Milacron	21,953.04
Citation Boats	55,262.09
City of Camden	346.71
City of Charleston	23,482.02
City of Columbia	96,744.88
City of Greenville	78,991.21
City of Lancaster	89,170.48
City of Mullins	818.08
City of Summerton	43,694.86
City of West Columbia	8,229.57
CL Electric Company	12,584.17
Clearwater Finishing Plant	85,966.83
Cleland Construction Company	8,652.49
Clemson Area Retirement	2,370.07
Clemson University	128,933.42
Clinton Mills, Inc.	56,856.02
Coastal Coca Cola	24,280.81
Coastal Institutional Dis.	33,896.07
Coastal Rapid & Public	2,098.16
Coburg Dairy, Inc.	14,185.28
Colgate Palmolive Ltd.	24,818.43
Colite Industries	1,658.60
Collins & Wright	3,730.28
Colonial Construction Company	2,782.94
Colonial Motor Freight	36,818.93
Columbia Farms	57,383.02
Columbia Janitorial Service	858.00
Columbia Mini Storage	17,600.12
Columbia Newspaper	2,316.84



Combustion Engineering	47,734.97
Commercial Welding	20,720.00
Community Cash	4,293.38
Conbraco Industries	21,942.68
Concrete Forming Association	1,256.74
Concrete Services, Inc.	1,709.26
Cone Mills Corporation	9,343.31
Congaree Construction Company	2,117.73
Connelly Logging Company	15.00
Consolidated Freightways	35,121.10
Consolidated Implement Company	65,656.48
Cox Wood Preserving Company	96,476.81
Cross Roads Country Store	15,118.20
Crown Central Petroleum	37,838.20
Cullum Electric & Mechanical	45,825.24
Cummins Atlantic, Inc.	211.00
D. A. Collins Refractories	13,583.99
D's Wings	1,638.28
Daily Construction Company	4,966.30
Dan River, Inc.	98,286.03
Dana Corporation	6,361.65
Danfield Restaurant	3,307.44
Daniel International	92,958.65
Dar Machine & Metal Works	10,533.44
Davis Mechanical	117,775.07
Defender Industries	87,392.62
Delta Air Lines	22,193.08
Delta Woodside Mills	4,533.77
DFS, Inc.	5,500.00
Digital Equipment Corporation	56,998.26
Dillon Supply Company	107,660.82
Direct Mailing Service	5,793.92
Diversco, Inc.	49,375.80
Dixie Cleaning Contr., Inc.	55,769.15
DJ Creed Company	31,569.42
DMP Corporation	1,763.45
Doctors Medical Center	17,581.56
Dolphin Head Golf Club	2,104.38
Dorchester County School District	7,893.07
Dow Chemical	29,521.43
Drinkard Printing Company	35,400.79
Duke Power Company	377,548.01
Dunlap Paint & Sandblast	22,219.49
Dunlop Slazenger	146,379.73
Dynamic Industries	768.72
Dynamic Machine & Textile	20,000.00
E. I. DuPont	313,976.69
E. W. Whichard, DBA General	588.00
Eagle Construction Company	28,631.12
Eagle Transport	6,245.23
Easley Health Care Center	48,025.10
East Coast Metal	7,863.00

Eastern Contractors	13,268.31
Eastern Star Homes	3,154.69
Eastern/R. C. Motor Lines	320.25
Eastside Corporation	20,387.09
Ebert Sportswear	56,124.10
Ecolab, Inc.	6,035.07
Edgefield County Hospital	493.77
Elbert Pope & Sins	5,877.70
Elite Epicurean Restaurant	32,034.26
Elkay Manufacturing	61.90
Emery/Purolator	22,865.32
Engineered Custom Plastic	22,997.89
Engineered Products	147,693.19
Enloe Aluminum, Inc.	113,625.65
Erskin College	13,398.48
ETV	5,130.68
Evans Development Corporation	26,075.81
Evans Rule Company	125,117.85
Exide Power Systems	14,814.08
Exxon Corporation	77,391.22
FA Bailey & Sons	1,706.94
Family Dollar Stores	19,866.69
Fast Fare, Inc.	88,509.26
Fieldcrest Cannon	126,588.28
Firestone Tire & Rubber	15,848.00
First Assembly of God	7,200.00
First Baptist Church	25,305.81
Fisher Electric	48,132.49
Flavor Inn	61,525.11
Fleet Industries	19,052.48
Fleet Services	126,311.09
Flexible Technologies	33,691.08
Flexible Tubing	1,179.94
Florence County Council	21,136.91
Florence County School District	4,875.31
Flowers Baking Company	12,171.89
Fluor-Daniel Construction Company	97,260.68
Fogelman Properties	26,130.97
Food Lion, Inc.	166,667.24
Foodland of Charleston	3,288.28
Ford's Fuel Service	10,399.70
Fordco/Realtec, Inc.	74,345.74
Foundry & Steel	5,543.44
Fountain Inn Convalescent	12,659.46
Foxwood Hills Corporation	71,539.88
Frank Owings	27,051.60
Frederickson Motor Express	67,873.58
Freeman Tire Service	2,813.80
Frito-Lay, Inc.	109,792.50
Furman University	130,524.35
G & H Construction Company	18,395.38
G & P, Inc.	123,953.52



G & S Steel Company	1,244.26
G. J. Creel & Sons	85,051.81
G.F.C., Inc.	25.60
Gabriel Builders	10,940.10
Gale Insulation	42,160.47
Galloway-Tripp	8,040.07
Garland Construction Company	4,532.08
Garrett & Altman Builders	22,625.64
General Electric	14,394.74
General Painting	24,854.45
Georgetown County School District	8,465.42
Georgetown Steel Company	513,380.93
GFC, Inc.	2,676.85
Gibbes Company	94,027.20
Gifford Hill Cement	40,351.14
Gilbert Corporation	21,765.68
Gillam & Associates	68,726.97
Glenco Associates	14,963.70
Glenco Hosiery	8,960.00
Globe Security Service	14,586.58
Golding Industries	92,649.71
Goodman Conveyor	92,814.05
Goodmark Foods, Inc.	23,808.92
Goodwill Industries	5,414.75
Gr. Greenville Sanitation	10,367.34
Grahams Transportation	58,790.41
Graniteville Company	26,204.99
Grant's Lumber Company	31,912.91
Greenfield Industries	9,483.09
Greenville Association for Retarded	29,938.84
Greenville Associates	5,436.00
Greenville Country Club	26,113.45
Greenville County	44,548.77
Greenville County School District	52,470.29
Greenville Hospital System	68,267.80
Greenville Machinery Corporation	12,116.00
Greenville Private Care	3,732.90
Greenville Transit Authority	29,197.18
Greenville Water Systems	33,136.35
Greenwood County School District	17,324.10
Greenwood Mills, Inc.	74,395.21
GTE	4,765.77
GTR Columbia Convention	37,035.62
Guinn's Siding Contractor	91,090.73
H. T. Beasley & Sons	16,011.20
Hanes Hosiery	47,632.18
Hanna & Hanna, Inc.	57,615.56
Hardee's	39,470.66
Harris Breland Logging	74,013.24
Harrison Electric	21,212.71
Hartman & Hartman	29,687.78
Hawkins Heating	76,592.37

HealthSouth Rehab	41,065.40
Heath Springs Manufacturing	400.68
Heilig Myers Furniture Company	909.40
Helena Chemical Company	59,912.46
Henderson Management	4,435.64
Henry Price Builders	27,710.61
Hergeth, Inc.	42,076.39
HHI Services	36,470.15
Hillhaven Health Care	41,983.19
Hobart Corporation	131,959.24
Hoechst Celanese Corporation	18,010.02
Holiday Inn	63,700.20
Holland Furniture	2,221.32
Hollis Plumbing Company	29,251.06
Honeywell	20,783.88
Horne Motors	36,678.83
Horry County Council	8,440.50
Horry County School District	22,356.99
House of Fabrics	98,424.72
Housing Authority of Columbia	10,628.37
Howard Steel Erectors	13,195.22
Howell Builders	164.60
Hoyt D. Vaught Contruction Company	24,796.59
HTX Industries	2,805.34
Hubbard Telephone	190,741.31
Human's Garage	25,346.35
Humphries Transfer	34,884.56
Hunter Manufacturing	10,755.70
Ideal Business Machines	75.50
Illum Electric Corporation	26,524.78
In Care of South Carolina	25,722.60
INA Bearing Company	16,742.14
INA Filtration Corporation	2,999.25
Independent Life	40,865.02
Ingles Market, Inc.	43,752.36
Inlet Point Association	891.56
Inman Mills	63,314.44
Inn Cheraw, Inc.	2,904.14
Integrity Homes	61,639.08
International Paper	21,993.90
Interstate Cartage	4,818.98
Interstate United Corporation	495.32
Intex Chamical, Inc.	179.40
ISI Dynamatic, Inc.	5,553.62
Island Construction Company	67.50
ISS	7,650.76
Ivester Electric	11,904.02
Ivey Electric	41,068.47
J. D. Construction Company	24,114.44
J. Edwin Schuler Painting	28,501.50
J Health Care	16,414.53
J. R. Battle & Company	2,932.65



J. Grady Randolph, Inc.	7,838.26
J. M. Family Enterprises	9,260.10
Jack D. Moyer Construction Company	710.10
James Island Piggly Wiggly	8,213.02
Jantzen, Inc.	59,592.23
J. B. White & Company	440.41
J. C. Penney	10,642.19
J. C. Witherspoon, Inc.	2,357.07
Jennings Concrete	57,417.52
Jennings Dill	22,048.96
Jensen's, Inc.	28,780.01
Jerry Thompson Construction Company	13,026.75
Jesco, Inc.	34,385.12
Jeter Construction Company	12,623.50
JHM Enterprises	10,597.86
Jiffy Lube	25,204.15
Jim Hudson's Sports Cars	121,914.02
J. L. Rogers & Calcott	34,086.26
J. M. Posey & Sons	58,476.19
Joe Ford Construction Company	10,428.05
Joe Harden Builders	148,675.58
Joe Phillips Masonry	76,481.48
Joe Phillips Nursery	26,237.44
John D. Hollingsworth	1,114.30
John Newsome Buick	35,688.95
John Roberts Floral Company	410.36
John Smith Logging	9,750.15
Johnson Company	5,517.44
Jones Tractor Company	89,472.22
Joyce Environmental	1,623.96
J. P. Stevens	1,007,483.54
JPS Auto Products	23,404.85
JPS Converter & Yarn	2,536.49
K & W Cafeterias, Inc.	4,700.90
K-Mac Services, Inc.	5,227.55
K. M. Fabrics, Inc.	5,363.63
Kajima	4,794.10
Kamyr Installations	10,989.22
Karastan Bigelow	108,782.48
Keebler Cookies	36,246.24
Kelaher, Harr, Bass & Con.	6,154.42
Kemet Electric Corporation	114,506.16
Kemet Electronics Corporation	15,768.20
Kenan Transport	37,524.63
Kendall Company	20,717.91
Kent Manufacturing Company	40,575.75
Kent, Inc.	522.52
Keowee Courier	6,090.18
Kerrison's Department Store	41,938.00
Keystone Center	2,578.35
KFC	3,627.84
Kiawah Resort Associates	2,400.28

Kimberly Clark Corporation	6,613.88
Kinard & Kinard, Inc.	1,509.90
Klear Knits, Inc.	17,636.64
Kores Nordic Corporation	20,970.79
Korn Industries	84,451.81
Krieger Corporation	16,349.09
L & W Wholesale	7,896.50
L-J, Inc.	18,240.48
L. M. Bradshaw Contractors	7,873.72
La-Z-Boy East	52,638.26
Lake Forest Carpets	24,226.50
Lancaster County	13,618.50
Landmark Land Company	2,455.13
Laurel Hill Nursing Center	8,667.01
Laurens County	10,290.35
Laurens County School District	4,489.29
Lavender Construction Company	14,055.03
Leaseway Motorcar	104,129.60
Leaseway Personnel Pool	20,976.10
Legislative Audit Council	38,535.49
Leigh Fibers, Inc.	116,413.44
Leonard Schwartz, Inc.	3,176.91
Lesley Construction Company	68,345.23
Lewis Roofing	41,663.00
Lexington County	74,185.21
Lexington County Hospital	59,553.42
Lexington County School District	14,648.63
Libco Mill	85,811.43
Lieberman Enterprises	6,809.96
Limestone Manufacturing Company	4,284.64
Litchfield By The Sea	42,913.00
Litchfield Country Club	49,444.77
Little Cricket Food Store	55,898.66
Lockheed Corporation	140,609.57
London International/US Hold	18,843.76
Long Mile Rubber	17,892.19
Long Trailer Service & Body	25,733.22
Look Ahead Apparel	11,077.07
Loris Ford	4,033.23
Loris Industries	41,516.21
Low Country Limousine Service	8,037.76
Lower Florence County E&S	1,495.48
Lower Florence County Hospital	7,378.01
Lucas Automotive	9,784.38
Lucas Industries	110,694.28
Lyndale Farms	34,938.48
M. Lowenstein Corporation	16,030.62
M. B. Enterprises	739.09
M. B. Kahn Construction Company	77,851.18
M. L. Garrett	55,200.26
Macy's South	100.48
Maersk Container Service	43,233.42



Manor Care of Lexington	84,720.04
Manpower Temporary	13,314.31
Manuel Forest Products	22,406.02
Manus Corporation	5,358.08
Marlboro County School District	19,267.06
Marlboro General Hospital	15,826.38
Marsh-Bell Construction	73,740.22
Martin Fibers, Inc.	3,717.61
Martin's Marine	67,710.17
Mattie Chaffee Hall Health	6,908.23
Mayfair Mills	133,919.63
MBB Painting Contractors	702.90
McCrary Construction Company	76,438.10
McDevitt & Street	4,197.86
McDonald's	85,798.37
McIntosh Mechanical	79,268.82
McLean Trucking Company	22,387.56
McLeod Regional Medical Center	1,917.16
Mercury Motor Express	35,984.01
Metromont Materials	47,719.60
Michael Construction Company	5,255.07
Michael Deanhardt	96,486.51
Michelin Tire Corporation	635,221.15
Mid Carolina Homes	2,805.81
Mid-Atlantic Company	27,974.60
Midland-Ross Corporation	73,116.79
Milliken	85,881.66
Milner Super Gas	18,335.80
Mitchell Construction Company	37,323.00
Mohasco Corporation	23,446.91
Moldan Corporation	58,597.07
Molly Maid	10,640.00
Montgomery Industries	7,210.58
Morrell Mem. Conv. Center	2,065.81
Morris Plumbing Company	42,868.98
MSJ Construction Company	13,024.61
Mt. Pleasant Seafood	14,494.28
Mt. Vernon Mills	12,760.03
Mullins Leaf Tobacco Company	28,236.41
Murphy's Paint & Decor.	121,501.45
Murray Guard, Inc.	44,118.48
MUSC	55,035.18
Myrtle Beach Hilton	5,333.44
Myrtle Beach Resort	1,561.50
N. Augusta Carpet Shop	68,540.39
N. Charleston Housing Center	12,651.83
N. Trident Regional Hospital	1,868.97
N. W. White & Company	1,523.22
N. I. Industries	110,515.05
Nalley Construction Company	24,978.82
National Healthcorp.	1,808.72
Neal Baker, Inc.	49,464.35

Neon Committment Group	15,781.64
New South Painting Company	28,914.80
New South, Inc.	17,940.92
Newberry County Water & Sewer	13,341.53
Newman Construction Company	5,456.75
North American Garments	2,104.55
Northstate Interiors	52,299.96
O'Leary Cole, Inc.	16,855.52
Oak Brook Convalescent Ct.	4,849.91
Oakmont Nursing Home	7,863.97
Oakmont of Union	45,837.73
Oconee County	514.97
Oconee County School District	1,962.71
Oconee Geriatric Corporation	1,185.22
Oneita Industries	7,099.11
Orderest, Inc.	1,737.27
Orders Distributing Company	2,857.79
Orr Lyons Mills	1,000.00
Oscar's Place	1,934.89
Overnite Transportation	26,487.21
Owen Steel Company	24,874.02
Owens-Corning Fiberglas	306,663.66
Oxford of Greenwood	7,092.27
Oxy-Therm, Inc.	7,518.85
Paco Food Service	2,698.51
Palmetto Brick	4,409.13
Palmetto Chevrolet	7,887.31
Palmetto Health	4,879.01
Palmetto Land & Timber Company	13,216.63
Palmetto Sands	29,295.59
Palmetto Wood Preserving	1,393.82
Parachem Southern	67,676.18
Paragon Plastics	35,463.33
Parisienne Wig Shop	4,920.14
Park Place Petroleum Corporation	6.00
Parker Sewer & Fire Sub.	722.85
Parson's Auto & Radiator	14,874.18
Patrick Auto Parts	50,070.41
Patriots Point Gulf	83,574.74
Pee Dee Forest Products	2,965.60
Peoples Natural Gas	7,283.50
Pete's Drive-In	4,340.00
Petroleum World, Inc.	10,724.46
Phillips Fibers Corporation	50,744.04
Phoenix Inn	17,869.55
Piece Goods Shops	58,392.59
Piedmont Clarklift	3,802.92
Piedmont Industries	56,921.01
Piedmont Paint Manufacturing	114,997.00
Piedmont Quilting	16,879.06
Piemonte Foods, Inc.	38,867.98
Piggly Wiggly	103,431.79



Pinkerton's	21,063.83
Pirelli Cable Corporation	150,269.20
Pitney Bowes	1,510.51
Pizza Hut of Laurens	2,554.00
Pizzagalli Construction Company	45,959.74
Platt Saco Lowell	93,223.85
Plusa, Inc.	68,565.47
Poinsett Construction Company	4,765.01
Pool Builders	20,737.82
Poole Truck Lines	10,102.40
Precision Cutting Service	27,670.77
Precision Tech. Corporation	1,199.00
Presbyterian Home	13,492.58
Prestige Phone	2,736.50
Price Pools	23,832.90
Proctor & Gamble	48,883.21
Professional Med. Products	26,741.15
Progress Lighting	2,390.52
Providence Hospital	11,630.02
PTL Heritage	22,374.08
Public Service Authority	6,973.55
Pulliam Motor Company	100,000.90
PYA/Monarch	1,944.11
Quality Systems	113,576.58
Quantum Resources	25,219.65
Quick Stop Food Mart, Inc.	2,485.78
Quick Transport	21,348.91
R. C. Jacobs, Inc.	42,798.98
R. R. Donnelley & Sons	6,516.37
Rappahannock Wire Company	3,474.41
R. C. Auto Transmission Service	6,798.78
Reeves Brothers	123,274.65
Regis Milk Company	22,414.24
Reliance Electric Company	75,099.14
Republic Locomotive Works	107,938.82
Republic Textile	1,768.19
Residence Inn	16,020.09
Respite House, Inc.	28,541.72
Rhodes Furniture Company	13,139.51
Rice Planters Carpets	7,350.65
Richbourg Sales & Rentals	82,696.29
Richland Convalescent Center	3,339.25
Richland County	23,767.31
Richland County EMS	84.50
Richland County School District	46,102.61
Richland County Sheriff's	29,354.14
Richland Memorial Hospital	78,531.00
Richtex	27,572.41
Ridgecrest Convalescent	48,899.63
Rite Aid Corporation	22,200.23
Roadway Express	408,849.79
Robert Bosch Corporation	4,386.39

Robert O. Collins Company	16,047.44
Robin Hood Container Express	10,891.61
Rock City Mechanical	39,895.40
Rockwell International	5,897.04
Rodeway Inn	106.00
Rogers American	4,007.10
Rogers Auto	51,843.63
Romet Corporation	30,930.22
Roof Masters, Inc.	43,866.46
Roper Auto Sales	3,041.67
Roper Hospital	20,745.70
Roper Outdoor Products	39,226.00
Rose's Stores	12,339.84
Royster Company	4,281.86
Ruddick Corporation/Harris Teeter	134,985.13
Ryan's Family Steakhouse	5,410.14
Ryder Truck Rental	14,480.22
Ryobi Motor Products Corporation	28,183.09
S & H Crane	2,761.95
S & S Distribution Center	84,606.90
S & S Manufacturing Company	41,482.71
S. C. Federal Bank	5,547.31
SAB Engineering	864.74
Saluda Knitting Mills	22,791.09
Saluda Nursing Center	1,744.21
Sanders Concrete	29,000.00
Sanders Supply Company	15,814.08
Sangamo-Weston, Inc.	9,312.88
Sangamo/W. Union	18,920.29
S. C. ABC Commission	818.13
S. C. Board for Tech. & Comp. Ed.	3,444.81
S. C. Construction Company	9,418.48
S. C. Department of Corrections	139,129.79
S. C. Department of Ed. & Transf.	5,757.17
S. C. Department of Education	214,981.52
S. C. Department of Health & Envir.	14,466.20
S. C. Department of Insurance	8,212.48
S. C. Department of Mental Health	292,364.48
S. C. Department of Mental Retardation	82,943.03
S. C. Department of Parks, Rec. & Tour.	76,391.23
S. C. Department of Social Service	1,327.27
S. C. Department of Youth Services	1,691.56
S. C. DHEC	4,483.59
S. C. Federal Savings	5,824.08
S. C. Industrial Commission	1,708.35
S. C. Judicial Department	116,088.41
S. C. Public Service Authority	26,443.99
S. C. School for Deaf & Blind	2,941.53
S. C. State Board of Tech. & Com.	25,818.06
S. C. State College	50,249.90
S. C. Tractor & Equipment	20,062.26
S. C. Vocational Rehab	22,620.41



SCDHPT	92,007.74
SCE&G	42,346.55
Schwan Sales	117,357.33
Scotsman	725.00
Screen Prints	12,634.69
Sea Mist Resort	66,100.50
Sea Pines Plantation	4,813.33
Sears Roebuck Company	72,593.13
Security Forces	39,049.69
Security Trust Life	102,164.66
Seneca Light & Water	16,072.68
Sentry Health Care	4,323.69
Servand Food	11,382.87
Service America	1,565.61
Service Master Company	20,761.94
Servistar Corporation	134,959.53
Sewell Plastics	43,305.72
Shady Grove Nursery	5,544.14
Shaw & Sons Logging	10,884.97
Sheraton Airport Inn	17,560.79
Sheraton/Swamp Fox	484.38
Shoe Show, Inc.	4,799.29
Shoffner Industries	177,905.53
Shoney's	81,430.99
Shugart Manufacturing Company	797.98
Siemens Energy & Automat.	27,751.71
Siempelkamp	16,217.01
Sight and Sound, Inc.	113,112.80
Silver Eagle Transport	2,323.46
Simpsonville Mills	42,596.23
Sineath Development	9,015.88
Sir Shirtmakers	13,027.01
Sizemore Security	11,755.69
Skip Meachen & Associates	34,267.40
Sky City Consolidated	36,345.08
Smith Construction Company	5,105.00
Smith Enterprises	3,274.12
Smith Haulers	2,671.53
Smith Logging, Inc.	5,087.63
Smoak Brothers Logging	4,635.81
Sonoco Products	2,520.20
South Atlantic Construction Company	58.50
South Point, Inc.	2,448.44
Southeast Frozen Foods	37,246.00
Southeast Service Corporation	668.57
Southeast Vending	11,609.64
Southeastern Freight	140,315.68
Southeastern Roofing Company	51,064.82
Southern Bell Telephone & Telegraph	101,380.14
Southern Door Controls	18,520.15
Sox Brothers Fence Erectors	43,646.21
Space Labs	15,224.96

Spartanburg Convalescent Center	20,982.52
Spartan Food Systems	167,606.73
Spartan Insulating	64,492.03
Spartan Mills	97,384.64
Spartan Security	26,341.39
Spartan Undies	551.16
Spartanburg Boys Home	4,765.50
Spartanburg County	1,012.14
Spartanburg County Council	257.33
Spartanburg County School District	202,389.60
Spartanburg Methodist College	12,940.87
Spartanburg Oxford Association	4,749.03
Spartanburg Regional Medical Center	11,827.15
Spartanburg Steel Products	29,435.77
Specialty Shearing & Dry	28,356.25
Springs Industries	333,421.37
SRC Framing Contractors	12,588.44
St. Andrews Public Authority	2,919.21
St. Francis Hospital	18,647.74
Stancil & Driggers	13,550.75
Standard Parts of Florence	27,396.94
Stanley Smith & Sons	534.16
Stanley Tools	12,591.66
Stanley Works	96,744.32
Starflo Corporation	843.66
State Printing Company	9,326.91
Stathakis Food Systems	4,253.98
Stedor Enterprises	1,351.29
Stegall Sales	12,059.24
Stier, Kent & Canady, Inc.	13,163.59
Stone Container Corporation	316,235.89
Stone Manufacturing Company	19,586.50
Stover Mechanical	23,939.66
Sulzer Ruti	69,424.33
Summerville Comm. of Public Works	57,824.27
Summey Cabinets	4,506.27
Sumter Builders	4,702.84
Sunbelt Antenna Company	66,242.42
Sunbelt Human Resources	15,938.77
Sunex International	69,699.37
Superior Fabricators	21,009.01
Superior Machine Company	5,953.56
Systems Engineering	1,230.32
Systems Forming	11,479.48
T & M Construction Company	43,137.24
T & S Brass and Bronze	6,785.92
T. J. Palmer & Company	8,878.96
T. A. Davis Automobiles	14,101.87
Talon, Inc.	13,891.13
Tamassee Dar School	2,485.05
Tankersley Brothers	14,457.04
Tarbaby's Pancakes	20,014.32

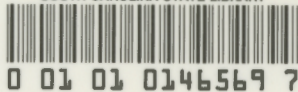


Taylor's Masonry	6,400.08
Team Mates of Charleston	7,462.91
Temco Builders	53,155.37
Terminal Service	9,979.95
Texaco Services, Inc.	3,022.02
Texize Chemical Company	55,267.15
Textron Lycoming	47,610.42
Textron, Inc.	49,384.03
The Brickmasters	987.35
The Coleman Company	6,352.63
The Crane Company, Inc.	19,324.64
The Crom Corporation	27,510.00
The Foothills Company	13,159.77
The Greenville Woman	113,032.46
The Italian Market	5,443.75
The Reynolds Company	2,100.24
Thomas & Howard	19,367.84
Thomas Supply Company	1,204.84
Thrift Brothers Lumber Company	8,406.34
Thurston Motor Lines	132,186.16
Tidewater Transportation	35,744.49
Tindall Concrete Products	79,555.18
Tire Exchange of Greer	56,742.40
TNT Freight Express	28,684.05
Toledo Scale Corporation	62,917.82
Tommy Edwards	70,538.26
Torrington Company	20,839.17
Town of Summerton	30,024.00
Town of Williamston	30.00
Trailer Train/Hamburg	20,836.95
Trans Fleet, Inc.	20,577.51
Travel, Inc.	10,705.81
Tri-County Heating & Cooling	251.75
Tri-Develop Center of Aiken	11,918.84
Tri-State Fire Protection	10,152.70
Trident Investment Subway	1,298.15
Trident Regional Medical Center	35,682.70
Truck Stops of America	87,150.97
Truluck Construction Company	51,569.00
TSL Express	4,985.46
Tyger Construction Company	14,857.15
Umphlett Lumber Company	33,009.63
Una Water, Sewer & Fire	43,297.26
Union Camp Corporation	182,673.39
Union Mill/Division of UM&M	20,000.00
United Expositions	94,027.33
United Furniture Manufacturing Company	133,682.80
United Insurance Company	127,112.91
United Merchants & Manufacturing	34,971.78
United Technologies	15,337.67
Upchurch Forest Products	11,442.28
UPS	94,782.93



USC	22,377.58
Utilities Construction Company	103,525.49
Valley Creek Apartments	68,920.55
Valley Services	3,963.37
Versatile Knits	15,070.17
Vicellon	577.77
Village Inn Pizza	16,878.06
Vocational Rehab Clients	8,212.31
W. A. Hunt Construction Company	8,360.92
W. B. Easton Concrete	15,756.54
W. C. Baldwin, Jr.	87,373.58
W. E. Wilson Company	1,197.46
W. R. Grace & Company	96,708.46
W. T. Smith Concrete	3,233.83
Waccamaw Economic O. C.	33,974.46
Waccamaw Pottery	3,439.55
Wachesaw Plantation	6,696.10
Wackenhut Services	11,475.42
Waffle House	28,582.92
Wal-Mart, Inc.	31,072.25
Walker White, Inc.	8,280.75
Wellman Industries	1,436.07
West End Retirement	13,276.72
Westpoint Pepperell, Inc.	88,026.94
Wetterau, Inc.	20,185.63
Weyher/Livsey Contruction Company	25,500.00
Whittington Lumber	23,745.73
Wild Dunes Associates	50,958.98
Wildes Furniture Company	59,070.86
Wildewood Country Club	2,400.00
Williams Cartage Company	122,908.41
Williamsburg County	9,718.04
Williamsburg County Memorial Hospital	15,901.27
Williamsburg County School District	11,075.22
Williston Red and White	18,654.45
Wilms Trucking Company	30,406.44
Winn Dixie Stores, Inc.	200,820.40
Winnsboro Plywood	555.51
Wometco Enterprises	9,566.69
Wood Electric Company	4,896.28
Wood Specialties, Inc.	99,635.34
Woodard Timber Company	30,000.00
Woodside Mills	34,194.39
Woven Electronics	2,675.47
Wrenn Handling	20,211.47
Wright Plumbing Contr.	25,794.24
Y. C. Ballenger Electr. Contrl.	101,043.12
Yeargin Construction Company	266,951.71
York County School District	45,450.16
Young Brothers Trucking	59,028.86
Yours and Mine	22,471.12





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